

31 March, 2009

This is the story of the [Cruise Freek Forum](#) (CFF) and its owner Jacqueline “Tina” Rinaldi. This was compiled based upon input received from a number of CFF members.

Chronology

In August 2007, Tina started the Cruise Freek Forum as an alternative to [Cruise Critic](#). The intention was to have a forum where people would be able to speak their mind on cruising topics without fear of censorship or being banned from the board. Membership gradually grew over time. Selected travel agents were invited to be the “official” travel agents for the Cruise Freeks. The idea would be that Cruise Freeks would sponsor group cruises similar to Cruise Critic. Tina’s terms to the TAs was that the TA for a given group cruise must sail with the group and the TA would get the first Tour Conductor (TC) credit while Tina would get the second TC credit. She did not ask for any part of the TA’s commissions for the group.

During the summer of 2008, Tina decided to hold a contest in which participants would guess the due date of one of the Cruise Freeks travel agents that was pregnant. As prizes, she offered free cabins on a pair of Queen Mary 2 cruises. One was the July 1, 2009 5-day sailing from New York to Halifax and Boston, and the other was the 2009 Christmas sailing. For a number of reasons, this contest was gradually expanded to the point that 6 people won cabins on both cruises, and another 11 people won cabins on the July 1st cruise. The estimated value of these prizes alone is in the range of \$100,000.

One obvious question would be how could Tina afford to give away all these cabins? She portrayed herself as coming from a life of privilege. She described living in a condo in Manhattan. She and her fiancé bought a house together in Curacao. She was doing this because she cared about the people on the board, and it was no issue with money. Some people thought this was simply too good to be true, while others said that if “a fool and their money are soon parted”, we may as well help separate her from it.

At some point, Tina began to excuse herself from the board on Fridays due to medical issues. She told the TAs that she was having [chemotherapy](#) treatments for a benign brain tumor. The chemo was to shrink the tumor so it could be removed surgically. Tina told the TAs that she had reserved a booth at the N.Y. Times Travel Show in February 2009, and arranged for a number of the TAs to come to NY to work the show with her. A few weeks before the show, she [canceled the appearance](#) because she was going to be having her surgery then. Why the TAs couldn’t run the booth by themselves is not known. Perhaps nobody asked. As it turns out, the tumor had not shrunk enough, so the [surgery was postponed](#). Cruise Freeks could have had the booth after all, but it was too late now.

While all of this was happening, more contests were being held. There was a “Membership Drive” contest, “I Never Win Anything” contest, “Santa’s Vacation” contest, and lots more. The prizes included cruises with airfare and pre-cruise packages. There was even a World Cruise package given away. All told, it is estimated that the total value of the prizes easily exceeds \$1,000,000. If nobody else questioned where the money for these prizes was coming from, clearly the TAs began to wonder.

Some of the people on the board suggested that some of these group cruises be used as fundraisers for charity. After all, Tina was being so generous; perhaps the board members should show their generosity too. A cruise scheduled for [Halloween of 2010](#) was made a charity cruise for the Susan G. Komen foundation. Early deposits were very slow, so Tina made the [offer to the board](#) that if you would put up a \$500 deposit on a cabin and leave that deposit until at least March 15th, 2009, you would get a free cruise. Choices for free cruise included the July 1st QM2 cruise, the New England and Canada QM2 cruise, or a 7 day Baltic’s cruise on the Crystal Symphony. The supposed reason for doing this is that Tina had contracted for guest speakers including Chef Martin Yan and actress Rue McClanahan. She needed to guarantee at least some large number of cabins. If you read the email in the image, you’ll see that the free cabins would be secured in January 2009. As of the end of March 2009, Tina still has not paid the deposits for any of these free cruises nor for any of the contest winners. The final payment for the QM2 July 1st cruise is due April 1st.

The TA that was handling the August 2009 cruise had made all the bookings for the contest winners, putting up her own money for the deposits and air deviation fees. In mid-February she sent a letter to all the passengers alerting them that they should not make any non-refundable arrangements in connection with this cruise and explaining that Tina had not paid anything despite repeated promises to do so. Tina went ballistic and “fired” the agent. The agent of course canceled all the bookings to recover the bulk of her money, but if there were any air deviation fees paid, those were lost. Other agents began to ask questions about where the payments were and any number of excuses was provided. Supposedly her fiancé left the country after looting her bank accounts including sending some money to his [ex-wife in Taiwan](#). As a result, her bank accounts were frozen and it would take a while longer to make payments.

On [February 25, 2009](#), Tina told the TAs that by the end of the week she would be making payments. Of course, that didn’t happen. On [March 2, 2009](#), another update came that said payments would be made in order of the cruises, and all would be taken care of by the end of that week. Again, no payments were received. Another update on [March 6th](#), said that finally everything was in order, and payments would start on Monday. As you can guess, nothing was received again. On Monday [March 9th](#), an update said that payments would begin that afternoon or the next day. Still no payments made. The update on [March 10th](#) promised payment by Friday or Saturday. Still nothing.

On [March 16th](#), she says she will finally have full bank access and payments will start. As before, no payments were made. On [March 18th](#), Tina says she finally has full control, but limited withdrawals. This is the same statement she made of [February 25th](#), so a month later she is recycling excuses. Of course, no payments are made. On [March 20th](#), Tina said that if the TAs have not received payments (of course nobody had), they would be settled Monday or Tuesday.

On [March 24th](#), yet another update received from a “boiling” mad Tina (her words), and again payments soon, no later than Friday, but no payments came. Also on the 24th, two of the TAs received a [private message](#) from Tina stating that they would receive her information later that day, and that transfers of money would occur on Wednesday or Thursday. She also promised to pay for airfare for those not already receiving it as part of their prize to make up for the delays. Not only did they not receive the information from her, nor did they receive any money. On [March 26th](#) another angry email came out, as apparently word got to Tina that some of us were investigating behind the scenes. Details about that investigation follow soon. That email stated that, “money owed are all going out today.” The payments were not sent via wire transfer, and the TAs don’t expect to get any payment in the mail either. Later on the 26th, Tina sent a [message to the whole](#) board stating that she not only had a brain tumor, but she also had breast cancer (again) and was Stage 3. The note also stated that payments would be made in the next few days, which is in conflict with what she told the TAs earlier in the day.

On [March 27th](#), the TAs received an email from John Duncan, stating that he was Tina’s lawyer and that they would get a follow-up with regard to receiving payments. Since there was no contact information provided and the email came from a gmail.com address, one agent responded by asking for contact information so that they could send details on the Baltic’s cruise to prepare for payment. Later that afternoon, Tina sent [another email](#) declaring the John Duncan email to be a forgery. On [Saturday March 28th](#), Tina sent a note to the TAs telling them that she would be contacting each of them over the weekend, but no such contact ever came.

What is amazing is that all the while these excuses were being made additional prizes were awarded. The World Cruise contest and “The Adventures of Nick Dundee” both ended on Friday, March 27th.

On March 30th, Tina mentioned that she was a member of affluence.org, which is supposed to limit membership to those with incomes of \$300,000 per year or net worth of \$3,000,000. This was supposed to prove that she was indeed financially well off. While the affluence.org site claims to verify that members meet the established criteria, one of the investigators was able to forge a brokerage statement indicating that his net worth was over \$4,000,000 and thus gain access to affluence.org himself. Thus, membership in this group proves nothing.

As of noon EDT on March 31st, 2009, payments for the QM2 cruise on July 1st had not been received. The agent for that cruise has canceled the reservations due to this lack of payment.

The afternoon of March 31st Tina fired Ron for asking again for a valid tracking number for his paycheck that had been promised to him numerous times. He was also banned from the forum. Several other members were also banned for questioning her on why payments have not been made. It is fully expected that once this letter has been posted that others will be banned as well.

Investigation

At various points in time, some of the TAs and other board members became increasingly suspicious about whether Tina was legitimate. Each began investigating things that just didn't sound correct. Over time, they began to contact each other with their suspicions and correlate what they found. What follows is a consensus of all those investigations.

Tina claims to be living in Manhattan (New York City). Specifically, the address she has given to travel agents is 515 East 72nd Street, New York, NY 10021. Unfortunately, postal mail sent to that address comes back as undeliverable. That address is the address for some upscale condominiums. However, one would expect that the address should include a Unit number of some kind, as it is a big building and each unit should have its own address. Failing that, the management office should recognize the names of those living in the building and deliver the mail without unit number attached. Since the mail was returned, it can be assumed that Tina does not actually live there. Tina has been asked multiple times for the correct mailing address. The address that was used for one of her cabins was an address to a home (belonged to her parents) that was foreclosed on in 2006 (see below for details). She also gave an address of 422 E 72nd Street, as the previous address she had prior to moving to 515 E 72nd Street. There is no way to verify whether she ever lived there or not.

The phone number that Tina has given to the TAs has a New Jersey area code. While it is possible that she could have a cell phone that was purchased in New Jersey rather than New York, it is an inconsistency in her story. To obtain such a number, she should have had to give a NJ address.

Investigations have revealed that there are over [150 CFF user IDs](#) that share the same IP as the board owner. It is believed she created many of these members and poses as these members. Among the usernames that are on this list are: "Nick Needs To Know", "PaddyGoesCruising", "AndyTheSailorMan", and "TV Guy". The linked screenshot shows only a very small number of the users that have posted from that IP. Note that the expanded version of the IP address is

“75-150-145-37-Philadelphia.hfc.comcastbusiness.net”. This is a business IP address, not residential. Business IPs are normally static IPs, meaning they stay the same. Residential IPs and dial-up IPs are dynamic, meaning they can change from time to time. The static IP for her posts identifies it as based out of the Philadelphia Comcast service area, not out of New York City. Using the service <http://en.utrace.de>, that IP address indicates a location for that IP address of Hillsborough, NJ. The only ways that multiple users could post from the same static IP and not be the same person are:

- They are on different computers all at the same location, using a private network sharing the same IP
- They are all sharing the same computer

So, either all 150+ people are all living together or at least some of them exist only in Tina's imagination. It should also be noted that many of these screen names also existed on Cruise Critic. All of them stopped posting there at exactly the same time.

Some other things that the IPs revealed:

- When a few of the CFF members (allegedly from Europe) post, their IP is the same as Tina's (in the US).
- When a group of CFF members from the same suspect IP cruised with Tina in 2007, their IPs from the ship all came back as Tina's IP address in the US. They were supposed to be in Tortola, yet the IP said US. However, when a verified CFF member posts from a cruise ship, their IP comes back as SAT - meaning Satellite - which is correct.
- When the board owner was at her "vacation home" in the Caribbean this past Christmas - again, she posted from the same IP address in the U.S.
- When one of the Travel Agents wanted to meet with Tina and 2 other board members for lunch in NYC, the two other board members posted from the "suspect" IP and said that an emergency had come up, they couldn't make it. But Tina did meet with the TA.
- A CFF member, "TVGuy" - Ed Staack, says he works for "Viacom". He was in charge of getting celebrities for the charity sailings. Tina says she is making a contribution to the charities (charities like the NYC Food Bank) and working with Ed to get the celebrities on the cruise. The IP for TVGuy is the same as Tina Rinaldi. Viacom was contacted directly, and they have verified that he is not employed there, in any capacity.

- On March 27, the Travel Agents and staff received a letter from "Tina's Attorney" claiming that payment was made and Tina's cancer is terminal. The "attorney" used a Gmail account that is known as one of the CFF members (DCDuncan). DCDuncan shares the same IP as Tina. It can only be concluded that Tina sent the "attorney letter" herself or is fully aware of who sent it.
- On occasion, some of the people that are supposed to be in Europe posted using a proxy service based in Europe to make it look like they were posting from the correct location. Given the use of a proxy server, it is impossible to tell where they actually posted from, but since they had previously posted from Tina's fixed IP, it is not a stretch to suspect that is where the posting really originated. Why use a proxy unless you are trying to hide something. Two of the proxies used are defilter.co.uk and www.proxyboxonline.com.

Tina has given her parent's information (names, address, phone numbers) to several of the TAs, because she planned to take them with her on several of the cruises. Examination has shown that Tina's parent's house was foreclosed upon and purchased at [Sheriff's auction](#) in November 2006. This proves that Tina either is not as wealthy as she claims, or is not the caring individual that she claims. After all, if she is a caring individual and she has sufficient money, wouldn't she save her own parent's house from foreclosure? A property record search in NY confirms that neither she, nor her parents, currently owns any property in NY.

Tina offered full time jobs for two people that she has named "staff". She has told them checks were in the mail since March 19, 2009. She gave them tracking numbers for the mailing on March 19th, which turned out to be invalid. She gave new tracking numbers on March 25th, also invalid. To date, no checks have been received. One of Tina's other "staff" people has called regarding these new positions from a wireless phone number originating from Morristown, NJ. So, it is apparent that Tina does have someone working with her. As noted in the Chronology section Ron Bradley was one of those two employees, and was "fired" on March 31st for asking yet again for a valid tracking number for his paycheck.

She has stated that all money for the prizes was placed into a business escrow account prior to Christmas of 2008. Yet, she blames her fiancé's disappearance for causing those funds to be frozen as well as her personal accounts. If they really were put into a true escrow account, the account would be in her business name only. As a result, it would not be frozen. Further the whole purpose of escrow accounts is to protect the money for those people it is in escrow for. Should the owner die, become incapacitated, or other issue; the escrow funds can be released to cover the debts they are intended for. Therefore there is no excuse for why the payments were not made other than she

either does not want to, or does not have the money to do so. Either way, that makes this a gigantic hoax.

Summary

Jacqueline "Tina" Rinaldi has apparently been conducting a cruel hoax on the members of the Cruise Freak Forum.

Tina has awarded free cruises as prizes to contest she ran on her Cruise Freak Forum, and has had Travel Agents do group bookings for the site. She has told the TAs that she will personally pay for the cruises awarded as prizes. To date, she has not paid the required deposits on any contest cruise nor has she paid in full any of the charity cabins. She has led everyone to believe she is independently wealthy, but evidence shows that she most likely is not. Many of the cruises are about to be cancelled since full payment is due and no money is forthcoming. The free cabins for the QM2 cruise on July 1st have already been canceled.

She continued to add more contests while not paying for the cabins for the previous contests. She has come up with many excuses as to why she is not paying the Travel Agents. The excuses started back in January. Every week she has said she will mail the payments, but by the next week, a new "personal tragedy" has occurred preventing her from making the payments. (See Chronology Section above for details).

Tina has not fulfilled any of her promises for the prizes and therefore is in breach of contract to each and every winner.

Tina created a community where everyone believes she is a very generous donor...who is using her wealth to help charities. The "suspect" members (posting through the same IP as her) posted enough information about Tina for most of us to continue to believe in the charade. Some of Travel Agents even put up their own money in order to hold these cabins for the sailings. Tina has paid little money to the Travel Agents to date (probably less than \$2,500 total).

It is left for the reader to draw their own conclusions from all the facts that have been ascertained. It is likely that this has all been a big joke or scam. Those that have made non-refundable arrangements in connection with these free cruises have lost money. Travel Agents that paid air deviation or other non-refundable fees based on Tina's promise to pay have lost money. TAs that have not lost money have lost valuable time, and possible credibility with the cruise lines they represent. The only thing that has not yet been figured out is the motivation for perpetuating this ruse. There have been several complaints filed with the [Internet Crime Complaint Center](#). If you feel that you have lost money because of this episode, you should consider whether you want to file your own complaint.